PTO-1390 (Rev. 07-2005)
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TRANSMITTAL LETTER TO THE UNITED STATES
DESIGNATED/ELECTED OFFICE (DO/EO/US)
CONCERNING A SUBMISSION UNDER 35 U.S.C. 371

ATTORNEY'S DOCKET NUMBER 48335-227033

U.S. APPLICATION NO. (If known, see 37 CFR 1.5)

INTERNATIONAL APPLICATION NO. PCT/AU2004/001663	INTERNATIONAL FILING DATE 26 NOV 2004 (26.11.2004)	PRIORITY DATE CLAMES 26 NOV 2003 (26.11.2003)						
TITLE OF INVENTION								
	PAYMENT SYSTEM							
APPLICANT(S) FOR DO/EO/US Hector Daniel ELBAUM; Andrew JAMIESON; David McGREGOR								
Applicant herewith submits to the United Sta	ant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:							
1. X This is a FIRST submission of items co	his is a <b>FIRST</b> submission of items concerning a submission under 35 U.S.C. 371.							
2. This is a SECOND or SUBSEQUENT s	ubmission of items concerning a submission	n under 35 U.S.C. 371.						
3. X This is an express request to begin nati (5), (6), (9) and (21) indicated below.	This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below.							
4. X The US has been elected (Article 31).								
5. X A copy of the International Application	n as filed (35 U.S.C. 371(c)(2))							
a. $\overline{X}$ is attached hereto (required	only if not communicated by the Internation	al Bureau).						
b. has been communicated by	the International Bureau.							
c. is not required, as the appli	cation was filed in the United States Receivi	ng Office (RO/US).						
6. An English language translation of the	e International Application as filed (35 U.S.C	C. 371(c)(2)).						
a. is attached hereto.								
· · ·	tted under 35 U.S.C. 154(d)(4).							
7. X Amendments to the claims of the Inte	rnational Application under PCT Article 19 (	35 U.S.C. 371(c)(3))						
a. are attached hereto (requi	red only if not communicated by the Internal	tional Bureau).						
b. have been communicated	b. have been communicated by the International Bureau.							
c. have not been made; how	c. have not been made; however, the time limit for making such amendments has NOT expired.							
d. X have not been made and	will not be made.							
8. An English language translation of the	An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).							
9. An oath or declaration of the inventor	An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).							
10. An English language translation of th Article 36 (35 U.S.C. 371(c)(5)).	An English language translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).							
Items 11 to 20 below concern document(s	) or information included:							
11. X An Information Disclosure Statement	under 37 CFR 1.97 and 1.98.							
	An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.							
13. A preliminary amendment.	A preliminary amendment.							
14. X An Application Data Sheet under 37	An Application Data Sheet under 37 CFR 1.76.							
15. A substitute specification.	A substitute specification.							
16. A power of attorney and/or change of	A power of attorney and/or change of address letter.							
17. A computer-readable form of the seq	A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 37 CFR 1.821- 1.825.							
18. A second copy of the published Inter	A second copy of the published International Application under 35 U.S.C. 154(d)(4).							
19. A second copy of the English language	A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4).							
this collection of information is associated by 27 OFR 4.44	1 1 4 404 4 400 Th 1 1 1 1 1	obtain or ratein a honofit by the public which is to file (and by the						

This collection of information is required by 37 CFR 1.414 and 1.491-1.492. The information is required to obtain or retain a benefit by the public, which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 15 minutes to complete, including gathering information, preparing, and submitting the completed form to the USPTO. Time will vary depending upon the Individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

1	CERTIFICATE OF MAILING UNDER 37 C.F.R. 1.10
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U.S. APPLICATION NO. (if known, see 37 CFR 1.5)  INTERNATIONAL APPLICATION NO. (if known, see 37 CFR 1.5)  PCT/AU2004/00166				ATTORNEY'S DOCKET NUMBER 48335-227033		
20. Othe		on: Interna	tional Publicati d Receipt	on No. WO 20	005/052801 A1	w/ISR;
The fo	llowing fees have b	een submitted	<del>.</del>		CALCULATIONS	PTO USE ONLY
	•			\$300	\$ 300	1
					300	
22. X Examination fee (37 CFR 1.492(c))  If the written opinion prepared by ISA/US or the international preliminary examination report prepared by IPEA/US indicates all claims satisfy provisions of PCT Article 33(1)-(4)\$0  All other situations					\$ 200	
23. A Search fee (37 CFR 1.492(b))  If the written opinion of the ISA/US or the International preliminary examination report prepared by IPEA/US indicates all claims satisfy provisions of PCT Article 33(1)-(4)\$0  Search fee (37 CFR 1.445(a)(2)) has been paid on the international application to the USPTO as an International Searching Authority					\$ 400	
	TOTAL OF 21, 22	2 and 23 =	-		900	
sequen electror	ce listing in complia nic medium) (37 CF	ince with 37 CFR R 1.492(j)). Iditional 50 sheets Number of each	I in paper over 100 sheets (ex 1.821(c) or (e) or computer pro- of paper or fraction thereof. additional 50 or fraction up to a whole number)			
- 100 =	/50 =	,	,	× \$250	1 s	1
Surcharge of \$130.00 for furnishing any of the search fee, examination fee, or the oath or declaration after the date of commencement of the national stage (37 CFR 1.492(h)).		\$				
CLAIMS	NUMB	ER FILED	NUMBER EXTRA	RATE	\$	
Total claim	s 2	8 - 20 =	8	x \$ 50	\$ 400	
Independent cla	aims .	3 -3=	0	x \$200	\$ 0	
MULTIPLE DEF	PENDENT CLAIM(S	6) (if applicable)		+ \$360	\$ 0	
			TOTAL OF ABOVE	CALCULATIONS =	\$ 1300	
Applicant c	laims small entity st	atus. See 37 CFR	1.27. Fees above are reduce	ed by 1/2.		
				SUBTOTAL =	\$ 1300	
Processing fee of \$130.00 for furnishing the English translation later than 30 months from the earliest claimed priority date (37 CFR 1.492(i)).			\$			
TOTAL NATIONAL FEE =			\$ 1300			
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). <b>\$40.00</b> per property +			\$			
TOTAL FEES ENCLOSED =					\$ 1300	
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NOTE: Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the International Application to pending status.					
GI Di Or 18 Pl	SIGNATURE SIGNATURE GREGORY J. LAVORGNA, Esq. Tinker Biddle & Reath LLP The Logan Square Sth and Cherry Streets Tiladelphia, PA 19103-6996 SL: (215) 988-3309 SX: (215) 988-2757				
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